

Amendments to the Claims

Please cancel claims 1099, 1101, 1116, and 1148 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application:

Listing of Claims:

Claims 1-1092 (cancelled)

1093. (Currently amended): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information ~~in at least one information field of the payment instrument;~~

~~for at least one information field of the payment instrument, comparing, using the computer system, at least a portion of the pre-printed information in the information field of the payment instrument to at least one pre-printed one or more document stock profile representations derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the information field of the payment instrument to approximately match at least one of the one or more document stock pre-printed profile representations derived from the corresponding information field in at least one other payment instrument.~~

1094. (Previously presented): The method of claim 1093, wherein the payment instrument is a check.

1095. (Previously presented): The method of claim 1093, wherein the payment instrument is a giro.

1096. (Previously presented): The method of claim 1093, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1097. (Previously presented): The method of claim 1093, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of the pre-printed information of the payment instrument to the computer system.

1098. (Previously presented): The method of claim 1093, wherein the pre-printed information comprises pre-printed words, pre-printed characters, pre-printed graphic elements, or combinations thereof.

1099. (Cancelled)

1100. (Previously presented): The method of claim 1093, wherein at least one pre-printed profile representation comprises images of pre-printed graphic elements, pre-printed words, pre-printed characters, or combinations thereof.

1101. (Cancelled)

1102. (Previously presented): The method of claim 1093, wherein at least one pre-printed profile representation is obtained from a validated payment instrument.

1103. (Previously presented): The method of claim 1093, further comprising:

comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one writing profile representation.

1104. (Previously presented): The method of claim 1103, wherein at least one of the amount fields is a courtesy amount field.

1105. (Previously presented): The method of claim 1103, wherein at least one of the amount fields is a legal amount field.

1106. (Previously presented): The method of claim 1093, further comprising:

comparing handwriting in a signature field of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one writing profile representation.

1107. (Previously presented): The method of claim 1093, further comprising:

comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one writing profile representation.

1108. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information ~~in at least one information field of the payment instrument;~~

~~for at least one information field of the payment instrument,~~ comparing at least a portion of the pre-printed information in ~~the information field of the payment instrument to at least one pre-printed~~ one or more document stock profile representations ~~derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the information field of the payment instrument to approximately match at least one of the one or more document stock pre-printed profile representations derived from the corresponding information field in at least one other payment instrument.~~

1109. (Currently amended): A computer readable storage medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information ~~in at least one information field of the payment instrument;~~

~~for at least one information field of the payment instrument, comparing at least a portion of the pre-printed information in the information field of the payment instrument to at least one pre-printed one or more document stock profile representations derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the information field of the payment instrument to approximately match at least one of the one or more document stock pre-printed-profile representations derived from the corresponding information field in at least one other payment instrument.~~

1110. (Currently amended): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block ~~in at least one information field of the payment instrument;~~

~~for at least one information field of the payment instrument, comparing, using the computer system, machine-printed text in at least one machine-printed text block in the information field of the payment instrument to at least one machine-printed text one or~~

~~more document stock profile representations derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block in the information field of the payment instrument to approximately match at least one machine-printed text of the one or more document stock profile representations derived from the corresponding information field in at least one other payment instrument.~~

1111-1112. (Cancelled)

1113. (Previously presented): The method of claim 1110, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1114. (Previously presented): The method of claim 1110, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of at least one machine-printed text block to the computer system.

1115. (Previously presented): The method of claim 1110, wherein the machine-printed text blocks comprise machine-printed words, machine-printed characters, or combinations thereof.

1116-1118. (Cancelled)

1119. (Currently amended): The method of claim 1110, wherein at least one ~~machine-printed text profile~~ stock profile representation is obtained from a validated payment instrument.

1120. (Previously presented): The method of claim 1110, further comprising:

comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one of the writing profile representations of an amount field.

1121-1122. (Cancelled)

1123. (Previously presented): The method of claim 1110, further comprising:

comparing handwriting in one or more signature fields of the payment instrument to one or more writing profile representations of a signature field derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one of the writing profile representations of a signature field.

1124. (Previously presented): The method of claim 1110, further comprising:

comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representations of an information field derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one of the writing profile representations of an information field.

1125. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block ~~in at least one information field of the payment instrument;~~

~~for at least one information field of the payment instrument, comparing machine-printed text in at least one machine-printed text block in the information field of the payment instrument to at least one machine-printed text one or more document stock profile representations derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block in the information field of the payment instrument to approximately match at least one machine-printed text of the one or more document stock profile representations derived from the corresponding information field in at least one other payment instrument.~~

1126. (Currently amended): A computer readable storage medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises at least one machine-printed text block in ~~at least one information field of the payment instrument;~~

~~for at least one information field of the payment instrument, comparing machine-printed text in at least one machine-printed text block in the information field of the payment instrument to at least one machine-printed text one or more document stock profile representations derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the machine-printed text in at least one machine-printed text block in the information field of the payment instrument to approximately match at least one of the one or more document stock machine-printed text-profile representations derived from the corresponding information field in at least one other payment instrument.~~

1127. (Currently amended): A method of generating a pre-printed profile representation for the assessment of the validity of a payment instrument on a computer system, comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise pre-printed information in ~~at least one information field of the payment instrument;~~ and

~~for at least one information field of at least one of the payment instruments, determining, using the computer system, one or more pre-printed document stock profile representations for at least a portion of the pre-printed information on the one or more payment instruments, wherein the one or more pre-printed document stock profile representations are derived from a corresponding information field in at least one other payment instrument, wherein the one or more pre-printed profile representations are~~

associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the information field of the payment instrument to approximately match at least one of the one or more ~~pre-printed document stock~~ profile representations ~~derived from the corresponding information field in at least one other payment instrument.~~

1128. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of generating a pre-printed profile representation for the assessment of the validity of a payment instrument, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise pre-printed information ~~in at least one information field of the payment instrument;~~ and

~~for at least one information field of at least one of the payment instruments,~~
determining one or more ~~pre-printed document stock~~ profile representations for at least a portion of the pre-printed information on the one or more payment instruments, wherein the one or more ~~pre-printed document stock~~ profile representations are ~~derived from a corresponding information field in at least one other payment instrument, wherein the one or more pre-printed profile representations are associated with a profile for one or more accounts or a profile~~

for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in ~~the information field of the payment instrument to approximately match at least one of the one or more pre-printed document stock profile representations derived from the corresponding information field in at least one other payment instrument.~~

1129. (Currently amended): A computer readable storage medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of generating a pre-printed profile representation for the assessment of the validity of a payment instrument, the method comprising:

providing one or more payment instruments to a computer system, wherein the payment instruments comprise pre-printed information ~~in at least one information field of the payment instrument;~~ and

~~for at least one information field of at least one of the payment instruments, determining one or more pre-printed document stock profile representations for at least a portion of the pre-printed information on the one or more payment instruments, wherein the one or more pre-printed document stock profile representations are derived from a corresponding information field in at least one other payment instrument, wherein the one or more pre-printed profile representations are associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the information field of the payment instrument to approximately match at least one of the one or more pre-printed document stock profile representations derived from the corresponding information field in at least one other payment instrument.~~

1130. (Currently amended): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises variable machine-printed information in at least one information field of the payment instrument;

for at least one information field of the payment instrument, comparing, using the computer system, at least a portion of the variable machine-printed information in the information field of the payment instrument to at least one variable machine-printed profile representation derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the variable machine-printed information in the information field of the payment instrument to approximately match at least one variable machine-printed profile representation derived from the corresponding information field in at least one other payment instrument;

analyzing a correlation of information between two or more of the information fields,

wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument; and

wherein the comparison of the pre-printed information in the information field of the payment instrument to the at least one pre-printed profile representation derived from a corresponding information field in at least one other payment instrument is based on the correlation analysis between the first information field and the second information field.

1131-1132. (Cancelled)

1133. (Previously presented): The method of claim 1130, wherein providing the payment instrument to the computer system comprises providing one or more images of the payment instrument to the computer system.

1134. (Previously presented): The method of claim 1130, wherein providing the payment instrument to the computer system comprises providing one or more images of at least a portion of the variable machine-printed information of the payment instrument to the computer system.

1135. (Cancelled)

1136. (Previously presented): The method of claim 1130, wherein the variable machine-printed information comprises a payee name, a date, a courtesy amount, a legal amount, a memo, or combinations thereof.

1137. (Cancelled).

1138. (Previously presented): The method of claim 1130, wherein at least one variable machine-printed profile representation is derived from at least two information fields of at least one other payment instrument.

1139. (Previously presented): The method of claim 1130, wherein at least one variable machine-printed profile representation is obtained from a validated payment instrument.

1140. (Previously presented): The method of claim 1130, further comprising:

comparing handwriting in one or more amount fields of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the amount fields of the payment instrument to approximately match at least one writing profile representation.

1141. (Previously presented): The method of claim 1140, wherein at least one of the amount fields is a courtesy amount field.

1142. (Previously presented): The method of claim 1140, wherein at least one of the amount fields is a legal amount field.

1143. (Previously presented): The method of claim 1130, further comprising:

comparing handwriting in a signature field of the payment instrument to one or more writing profile representations derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the signature fields of the payment instrument to approximately match at least one writing profile representation.

1144. (Previously presented): The method of claim 1130, further comprising:

comparing handwriting in one or more information fields of the payment instrument to one or more writing profile representation derived from at least one other payment instrument, wherein evidence of non-validity of the payment instrument further comprises failure of at least a portion of the handwriting in at least one of the information fields of the payment instrument to approximately match at least one writing profile representation.

1145. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein at least one of the computer programs are executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises variable machine-printed information in at least one information field of the payment instrument;

for at least one information field of the payment instrument, comparing at least a portion of the variable machine-printed information in the information field of the payment instrument to at least one variable machine-printed profile representation derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the variable machine-printed information in the information field of the payment instrument to approximately match at least one variable machine-printed profile representation derived from the corresponding information field in at least one other payment instrument; and

analyzing a correlation of information between two or more of the information fields, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument;

wherein the comparison of the pre-printed information in the information field of the payment instrument to the at least one pre-printed profile representation derived from a corresponding information field in at least one other payment instrument is based on the correlation analysis between the first information field and the second information field.

1146. (Currently amended) A computer readable storage medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing the validity of a payment instrument, the method comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises variable machine-printed information in the information field;

for at least one information field of the payment instrument, comparing at least a portion of the variable machine-printed information of the payment instrument to at least one variable machine-printed profile representation derived from a corresponding information field in at least one other payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the variable machine-printed information in the information field of the payment instrument to approximately match at least one variable machine-printed profile representation derived from the corresponding information field in at least one other payment instrument; and

analyzing a correlation of information between two or more of the information fields, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument;

wherein the comparison of the pre-printed information in the information field of the payment instrument to the at least one pre-printed profile representation derived from a corresponding information field in at least one other payment instrument is based on the correlation analysis between the first information field and the second information field.

1147. (Previously presented): A method of assessing the validity of a payment instrument using a computer system, comprising:

providing the payment instrument to a computer system, wherein the payment instrument comprises pre-printed information in at least one information field of the payment instrument;

for at least one information field of the payment instrument, comparing at least a portion of the pre-printed information in the information field of the payment instrument to at least one pre-printed profile representation derived from a corresponding information field in at least one non-valid payment instrument, wherein the at least one pre-printed profile representation is associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives of an entity, wherein evidence of non-validity of the payment instrument exists when at least a portion of the pre-printed information in the information field of the payment instrument approximately matches at least one of the pre-printed profile representations derived from a non-valid payment instrument derived from the corresponding information field in at least one other payment instrument.

1148. (Cancelled)

1149. (Currently amended): The method of claim 1093, wherein comparing at least a portion of the pre-printed information in ~~the information field of the payment instrument to at least one pre-printed one or more document stock~~ profile representations ~~derived from a corresponding information field in at least one other payment instrument~~ comprises comparing a size of the pre-printed text in the information field of the payment instrument to the size of pre-printed text in ~~the corresponding information field of the other another~~ payment instrument.

1150. (Currently amended): The method of claim 1093, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in ~~the information field of the payment instrument to approximately match at least one pre-printed profile document stock~~ representation ~~derived from the at least two information fields in at least one other payment instrument.~~

1151. (Currently amended): The method of claim 1093, further comprising performing one or more fraud tests and assigning a numerical fraud weight to at least one of the one or more of the fraud tests, wherein the numerical fraud weight corresponds to the strength of the indication of fraud in the payment instrument, wherein one of the fraud tests is weighted differently than at least one of the other fraud tests.

1152. (Currently amended): The method of claim 1151, wherein at least one of the fraud tests is based on a comparison of handwriting in an information field of the payment instrument to at least one handwriting profile representation, wherein at least one of the fraud tests is based on a comparison of pre-printed information in ~~an information field of the~~ payment instrument to at least one ~~pre-printed of the one or more document stock~~ profile representations, wherein at least one of the fraud tests based on handwriting is weighted differently than at least one of the fraud tests based on pre-printed information.

1153. (Currently amended): The method of claim 1093, wherein at least one ~~of the pre-printed~~ profile representations is based on a writing profile comprising data on at least one cross-field relationship between at least two information fields in the payment instrument, wherein the comparison of the pre-printed information in ~~the information field of the~~ payment instrument to the at least one ~~pre-printed of the one or more document stock~~ profile representations derived from a corresponding information field in at least one other payment instrument is based on cross-field relationship data retrieved from the writing profile.

1154. (Currently amended): The method of claim 1093, further comprising:

analyzing a correlation of information between two or more of the information fields, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument; and

wherein the comparison of the pre-printed information in ~~the information field of the~~ payment instrument to the at least one ~~pre-printed document stock~~ profile representation derived

~~from a corresponding information field in at least one other payment instrument~~ is based on the correlation analysis between the first information field and the second information field.

1155. (Previously presented): The method of claim 1154, wherein analyzing the correlation of information between two or more information fields comprises reading information from at least one cross-correlation table.

1156. (Previously presented): The method of claim 1154, wherein analyzing the correlation of information between two or more information fields comprises determining whether the writing in the first field of the payment instrument matches an entry in a lexicon associated with the information in the second information field of the payment instrument, wherein the lexicon is based on at least one other payment instrument.

1157. (Previously presented): The method of claim 1093, further comprising comparing a size of payment instrument to the size of at least one other payment instrument, wherein evidence of non-validity of the payment instrument comprises failure of the size of the payment instrument to approximately match the size of at least one other payment instrument.

1158. (New): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing pre-printed information against layout characteristics of the stock profile.

1159. (New): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing pre-printed information against characteristics of a graphic element of the stock profile representation.

1160. (New): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing pre-printed information against a bank logo from the stock profile representation.

1161. (New): The method of claim 1093, wherein comparing pre-printed information in the document to at least one of the one or more document stock profile representation comprises comparing a location of a graphical element in the pre-printed information against a location of a corresponding graphical element in at least one of the one or more stock profile representations.